

In re:  
Joseph A. Finnegan, IV  
Debtor

Case No. 19-13130-amc  
Chapter 13

District/off: 0313-2  
Date Rcvd: Oct 21, 2024

User: admin  
Form ID: 138OBJ

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Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 23, 2024:**

Recip ID	Recipient Name and Address
db	#+ Joseph A. Finnegan, IV, 617 3rd Avenue, Deptford, NJ 08096-6619
14331515	#+ American Honda Finance Corporation, c/o William E. Craig, Esquire, Morton & Craig, LLC, 110 Marter Ave. Suite 301, Moorestown, NJ 08057-3125
14325383	+ Jonathan Caeley, Esq., 3220 Tillman Drive, Suite 215, Bensalem, PA 19020-2028
14325386	PA Dept. of Revenue, Bankruptcy Division, Bureau of Compliance, P.O. Box 280946, Harrisburg, PA 17120-0946

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Oct 22 2024 00:10:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 22 2024 00:10:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14325373	Email/Text: ebnbankruptcy@ahm.honda.com	Oct 22 2024 00:10:00	American Honda Finance, Attn: Bankruptcy, PO Box 168088, Irving, TX 75016
14328115	Email/Text: ebnbankruptcy@ahm.honda.com	Oct 22 2024 00:10:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
14355086	Email/PDF: bncnotices@becket-lee.com	Oct 22 2024 00:22:51	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14325374	+ Email/PDF: bncnotices@becket-lee.com	Oct 22 2024 00:22:57	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14325377	Email/Text: megan.harper@phila.gov	Oct 22 2024 00:10:00	City Of Philadelphia, Major Tax Unit/Bankruptcy Dept., 1401 JFK Blvd, Room 580, Philadelphia, PA 19102
14325378	Email/Text: megan.harper@phila.gov	Oct 22 2024 00:10:00	City of Philadelphia, Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphia, PA 19102
14325375	+ Email/Text: ecf@ccpclaw.com	Oct 22 2024 00:09:00	Cibik & Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
14325379	+ Email/Text: bankruptcy@philapark.org	Oct 22 2024 00:10:00	City of Philadelphia, Parking Violations Branch, PO Box 41819, Philadelphia, PA 19101-1819
14325380	Email/Text: bankruptcycourts@equifax.com	Oct 22 2024 00:10:00	Equifax, P.O. Box 740241, Atlanta, GA 30374

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14325381	^ MEBN		Oct 22 2024 00:03:57	Experian, Profile Maintenance, P.O. Box 9558, Allen, Texas 75013-9558
14325382	Email/Text: sbse.cio.bnc.mail@irs.gov		Oct 22 2024 00:10:00	I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346
14325384	Email/Text: EBN@Mohela.com		Oct 22 2024 00:10:00	MOHELA, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
14325385	+ Email/PDF: bankruptcy_prod@navient.com		Oct 22 2024 00:22:56	Navient, Attn: Bankruptcy, PO Box 9000, Wiles-Barr, PA 18773-9000
14325388	^ MEBN		Oct 22 2024 00:04:05	PGW, Legal Dept. 4th Floor, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2806
14325387	Email/Text: bankruptcygroup@peco-energy.com		Oct 22 2024 00:10:00	Peco Energy, 2301 Market Street # N 3-1, Legal Department, Philadelphia PA 19103-1338
14325389	+ Email/Text: bankruptcy@philapark.org		Oct 22 2024 00:10:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market Street, Philadelphia, PA 19106-1538
14325391	Email/Text: DASPUBREC@transunion.com		Oct 22 2024 00:09:00	Trans Union Corporation, Public Records Department, 555 West Adams Street, Chicago, IL 60661

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14325376	*+	Cibik and Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
14325390	##+	SOFI Lending Corp., 10701 Parkridge Blvd., Suite 120, Reston, VA 20191-4423

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 23, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 21, 2024 at the address(es) listed below:

Name	Email Address
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KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

MICHAEL A. CIBIK

on behalf of Debtor Joseph A. Finnegan IV help@cibiklaw.com,  
noreply01@cibiklaw.com; noreply02@cibiklaw.com; noreply03@cibiklaw.com; noreply04@cibiklaw.com; noreply05@cibiklaw.co  
m;cibiklawpc@jubileeblk.net; cibiklaw@recap.email; ecf@casedriver.com

United States Trustee

District/off: 0313-2

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USTPRegion03.PH.ECF@usdoj.gov

WILLIAM EDWARD CRAIG

on behalf of Creditor American Honda Finance Corporation d/b/a Honda Financial Services as administrator for Honda Lease Trust  
wcraig@egalawfirm.com, mortoncraigecf@gmail.com;alapinski@egalawfirm.com

WILLIAM EDWARD CRAIG

on behalf of Creditor American Honda Finance Corporation d/b/a Honda Financial Servcies administrator for Honda Lease Trust  
wcraig@egalawfirm.com, mortoncraigecf@gmail.com;alapinski@egalawfirm.com

TOTAL: 5

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IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:  
Joseph A. Finnegan IV ) Case No. 19-13130-amc  
 )  
 )  
Debtor(s). ) Chapter: 13  
 )  
)

**NOTICE OF DEADLINE TO OBJECT TO DISCHARGE**

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania  
900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: October 21, 2024

For The Court

Timothy B. McGrath  
Clerk of Court